

Certificate Number: 12433-NJ-DE-008108016

Bankruptcy Case Number: 09-30351

CERTIFICATE OF DEBTOR EDUCATION

I certify that on August 22, 2009, at 9:36 o'clock PM PDT.

Rence Willard completed a course on personal financial
management given by internet and telephone by
Solid Start Financial Education Services, LLC,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the District of New Jersey.

Date: August 23, 2009

By /s/Lance Brechbill

Name Lance Brechbill

Title Teacher